

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

GERMAN P FERNANDEZ
THERESA A FERNANDEZ
Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant
vs.
No Respondents.

Case No.:19-10642

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

October 25, 2024

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmeccf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 06/25/2019 and confirmed on 8/22/19 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		127,656.37
Less Refunds to Debtor	2,887.31	
TOTAL AMOUNT OF PLAN FUND	_____	124,769.06

Administrative Fees				
Filing Fee	0.00			
Notice Fee	0.00			
Attorney Fee	3,300.00			
Trustee Fee	6,343.15			
Court Ordered Automotive Insurance	0.00			
TOTAL ADMINISTRATIVE FEES	_____	9,643.15		

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	MIDFIRST BANK	0.00	61,276.37	0.00	61,276.37
	Acct: 6324				
	MIDFIRST BANK	1,079.73	1,079.73	0.00	1,079.73
	Acct: 6324				
	GROVE CITY AREA FCU	1,437.30	1,437.30	0.00	1,437.30
	Acct: 1282				
	AMERICREDIT FINANCIAL SVCS INC DBA	27,232.38	27,232.38	5,658.85	32,891.23
	Acct: 2882				
	GROVE CITY AREA FCU	2,474.26	2,474.26	286.83	2,761.09
	Acct: 1282				
					99,445.72

Priority					
	DANIEL P FOSTER ESQ**	0.00	0.00	0.00	0.00
	Acct:				
	GERMAN P FERNANDEZ	0.00	0.00	0.00	0.00
	Acct:				
	GERMAN P FERNANDEZ	962.53	962.53	0.00	0.00
	Acct:				
	GERMAN P FERNANDEZ	1,924.78	1,924.78	0.00	0.00
	Acct:				
	FOSTER LAW OFFICES**	0.00	0.00	0.00	0.00
	Acct:				
	DANIEL P FOSTER ESQ**	3,300.00	3,300.00	0.00	0.00
	Acct:				

* * * N O N E * * *

Unsecured					
	BANK OF AMERICA NA**	8,859.57	2,378.84	0.00	2,378.84
	Acct: 6910				
	BHS BMP BENBROOK GASTROENTEROL	0.00	0.00	0.00	0.00
	Acct: 4475				
	CAPITAL ONE BANK (USA) NA BY AMERIC.	2,606.95	699.98	0.00	699.98
	Acct: 2662				
	LVNV FUNDING LLC	4,517.07	1,212.85	0.00	1,212.85

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 4969				
	CREDIT MANAGEMENT COMPANY	0.00	0.00	0.00	0.00
	Acct: 2170				
	DISCOVER BANK(*)	12,682.11	3,405.20	0.00	3,405.20
	Acct: 1455				
	DISCOVER BANK(*)	10,877.78	2,920.73	0.00	2,920.73
	Acct: 8960				
	GROVE CITY AREA FCU	0.00	0.00	0.00	0.00
	Acct: 5001				
	KEYBRIDGE MEDICAL REVENUE CARE	0.00	0.00	0.00	0.00
	Acct: 1836				
	NORTHWEST BANK FKA NORTHWEST SA	9,617.40	2,582.32	0.00	2,582.32
	Acct: 0085				
	ONE MAIN FINANCIAL GROUP LLC(*)	6,663.69	1,789.23	0.00	1,789.23
	Acct: 7093				
	PAYPAL CREDIT++	0.00	0.00	0.00	0.00
	Acct:				
	PORTFOLIO RECOVERY ASSOCIATES LLC	2,573.64	691.04	0.00	691.04
	Acct: 0711				
	SYNCHRONY BANK**	0.00	0.00	0.00	0.00
	Acct:				
	PHELAN HALLINAN DIAMOND & JONES LL	0.00	0.00	0.00	0.00
	Acct:				
	WILLIAM CRAIG ESQ++	0.00	0.00	0.00	0.00
	Acct:				
	ROBERTSON ANSCHULTZ SCHNEID ET A	0.00	0.00	0.00	0.00
	Acct:				
	ROBERTSON ANSCHUTZ SCHNEID CRAN	0.00	0.00	0.00	0.00
	Acct:				
	BUTLER ANESTHESIA ASSOCIATES++	0.00	0.00	0.00	0.00
	Acct:				
	BUTLER MEMORIAL HOSPITAL	0.00	0.00	0.00	0.00
	Acct:				
					15,680.19
TOTAL PAID TO CREDITORS					115,125.91
TOTAL CLAIMED					
PRIORITY	0.00				
SECURED	32,223.67				
UNSECURED	58,398.21				

Date: 10/25/2024

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
 CHAPTER 13 TRUSTEE WD PA
 600 GRANT STREET
 SUITE 3250 US STEEL TWR
 PITTSBURGH, PA 15219
 (412) 471-5566
 cmeef@chapter13trusteewdpa.com

IN RE:

GERMAN P FERNANDEZ
THERESA A FERNANDEZ
Debtor(s)

Ronda J. Winnecour
Movant
vs.
No Respondents.

Case No.:19-10642

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby vests in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
German P. Fernandez
Theresa A. Fernandez
Debtors

Case No. 19-10642-JCM
Chapter 13

District/off: 0315-1
Date Rcvd: Oct 25, 2024

User: auto
Form ID: pdf900

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Total Noticed: 41

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 27, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ German P. Fernandez, Theresa A. Fernandez, 786 North Broad Street Extension, Grove City, PA 16127-4616
15076132	+ AES / Grove City Area FCU, PO Box 2461, Harrisburg, PA 17105-2461
15088234	+ BHS BMP Benbrook Gastroentero, 104 Technology Drive, Suite 202, Butler PA 16001-1801
15076135	Butler Anesthesia Associates, 500 Grant Street, East Butler, PA 16029
15076136	+ Butler Memorial Hospital, PO Box 37171, Baltimore, MD 21297-3171
15117373	+ Grove City Area FCU, P.O. Box 785, Grove City, PA 16127-0785
15076150	+ Statebridge Company, 5680 Greenwood Plaza Boulevard, Greenwood Village, CO 80111-2414

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Oct 26 2024 01:08:00	AmeriCredit Financial Services, Inc., dba GM Finan, 4000 Embarcadero Dr., Arlington, TX 76014-4101
cr	+ Email/Text: RASEBN@raslg.com	Oct 26 2024 01:00:00	Lakeview Loan Servicing, LLC, RAS Citron LLC, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 26 2024 00:32:04	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15114915	Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Oct 26 2024 01:08:00	AmeriCredit Financial Services, Inc., dba GM Financial, P O Box 183853, Arlington, TX 76096
15076131	+ Email/Text: bncnotifications@pheaa.org	Oct 26 2024 01:08:00	Aes / Brazos / Us Bank, PO Box 61047, Harrisburg, PA 17106-1047
15076133	+ Email/Text: ally@ebn.phinsolutions.com	Oct 26 2024 00:59:00	Ally Financial, 200 Renaissance Center, #B0, Detroit, MI 48243-1300
15076134	+ Email/Text: creditcardbkcorrespondence@bofa.com	Oct 26 2024 00:59:00	Bank Of America, Po Box 982238, El Paso, TX 79998-2238
15103156	+ Email/Text: mortgagebkcorrespondence@bofa.com	Oct 26 2024 01:08:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
15076137	Email/PDF: AIS.cocard.ebn@aisinfo.com	Oct 26 2024 00:32:41	Capital One Bank Usa NA, 15000 Capital One Drive, Richmond, VA 23238
15099526	Email/PDF: AIS.cocard.ebn@aisinfo.com	Oct 26 2024 00:32:48	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15076138	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 26 2024 00:33:24	Citicards Cbna, Po Box 6217, Sioux Falls, SD 57117-6217
15076139	+ Email/Text: bdsupport@creditmanagementcompany.com		

District/off: 0315-1

User: auto

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Date Rcvd: Oct 25, 2024

Form ID: pdf900

Total Noticed: 41

15076140	Email/Text: mrdiscen@discover.com	Oct 26 2024 01:10:00	Credit Management Company, 2121 Noblestown Road, Pittsburgh, PA 15205-3956
15081203	Email/Text: mrdiscen@discover.com	Oct 26 2024 00:59:00	Discover Financial Services LLC, Po Box 15316, Wilmington, DE 19850
15076141	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Oct 26 2024 00:59:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
		Oct 26 2024 01:08:00	Gm Financial, Po Box 181145, Arlington, TX 76096-1145
15076142	Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Oct 26 2024 01:08:00	Gm Financial, Po Box 1181145, Arlington, TX 76096
15076143	+ Email/Text: nschultz@gcafcu.org	Oct 26 2024 01:00:00	Grove City Area Federal Credit Union, 1 Credit Union Way, Grove City, PA 16127-1899
15076144	Email/Text: bankruptcy@kashable.com	Oct 26 2024 00:59:00	Kashable LLC, 275 Madison Avenue, New York, NY 10016
15076145	+ Email/Text: bankruptcynotices@keybridgemed.com	Oct 26 2024 01:10:00	Key Bridge, 2348 Baton Rouge, Lima, OH 45805-1167
15101867	Email/PDF: resurgentbknotifications@resurgent.com	Oct 26 2024 00:32:46	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15277888	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Oct 26 2024 01:08:00	LoanCare, LLC, P.O Box 8068, Virginia Beach VA 23450-8068
15560266	+ Email/PDF: ais.midfirst.ebn@aisinfo.com	Oct 26 2024 01:19:02	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
15076146	+ Email/Text: heather.mauro@northwest.com	Oct 26 2024 01:08:00	Northwest Bank, Bankruptcy Specialist, PO Box 337, Warren, PA 16365-0337
15090547	+ Email/PDF: cbp@omf.com	Oct 26 2024 00:57:05	Onemain, PO Box 3251, Evansville, IN 47731-3251
15076147	+ Email/PDF: cbp@omf.com	Oct 26 2024 00:33:13	Onemain Financial, Po Box 1010, Evansville, IN 47706-1010
15117237	+ Email/Text: BKEBN-Notifications@ocwen.com	Oct 26 2024 01:00:00	PLAZA HOME MORTGAGE, INC, PHH MORTGAGE CORPORATION, 1 MORTGAGE WAY, MAIL STOP SV-22, MT. LAUREL NJ 08054-4637
15115292	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 26 2024 00:33:25	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15088235	+ Email/PDF: ais.sync.ebn@aisinfo.com	Oct 26 2024 00:33:10	PayPal Credit, PO Box 105658, Atlanta GA 30348-5658
15076148	+ Email/Text: BKEBN-Notifications@ocwen.com	Oct 26 2024 01:00:00	Phh Mortgage Services, 1 Mortgage Way, Mount Laurel, NJ 08054-4624
15076149	+ Email/Text: BKCourtNotices@yourmortgageonline.com	Oct 26 2024 01:08:00	Plaza Home Mortgage / Dovenmu, 1 Corporate Drive, Lake Zurich, IL 60047-8944
15076151	+ Email/PDF: ais.sync.ebn@aisinfo.com	Oct 26 2024 00:31:39	Synch / Care Credit, Po Box 965036, Orlando, FL 32896-5036
15076152	+ Email/PDF: ais.sync.ebn@aisinfo.com	Oct 26 2024 00:32:48	Synch / Paypal Master Card, Po Box 965005, Orlando, FL 32896-5005
15076153	+ Email/PDF: ais.sync.ebn@aisinfo.com	Oct 26 2024 00:31:36	Synch / TJMaxx, Po Box 965015, Orlando, FL 32896-5015
15076810	^ MEBN	Oct 26 2024 00:08:05	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 34

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		MidFirst Bank
cr		Plaza Home Mortgage, INC
15254133	*P++	AMERICREDIT FINANCIAL SERVICS DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853, address filed with court., Americredit Financial Services, Inc., Dba GM Financial, P.O Box 183853, Arlington, TX 76096

TOTAL: 2 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 27, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 25, 2024 at the address(es) listed below:

Name	Email Address
Brent J. Lemon	on behalf of Creditor MidFirst Bank blemon@kmllawgroup.com lemondropper75@hotmail.com
Charles Griffin Wohlrab	on behalf of Creditor Lakeview Loan Servicing LLC bkecf@friedmanvartolo.com, cwohlrab@ecf.courtdrive.com
Daniel P. Foster	on behalf of Debtor German P. Fernandez dan@mrdebtbuster.com katie@mrdebtbuster.com;marci@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Daniel P. Foster	on behalf of Joint Debtor Theresa A. Fernandez dan@mrdebtbuster.com katie@mrdebtbuster.com;marci@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Lauren Berschler Karl	on behalf of Creditor Lakeview Loan Servicing LLC lkarl@rascrane.com, lkarl03@yahoo.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmevf@chapter13trusteewdpa.com
Thomas Song	on behalf of Creditor Plaza Home Mortgage INC pawb@fedphe.com
William E. Craig	on behalf of Creditor AmeriCredit Financial Services Inc., dba GM Financial wcraig@egalawfirm.com, mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 9